

**ABSTRACT**

A financial services payment vehicle is disclosed having a database stored on a computer readable media, the database including records associated with a plurality of active financial services card accounts, one of the financial services card account records having a name  
5 representing a cardholder for purposes of using the account, the name having a first part selected by the cardholder and a second part selected by a second party unrelated to the cardholder.

A financial services method is also disclosed involving selecting a first part of a cardholder name for an account which would appear on a financial services card if a physical card is issued, accepting an unrelated entity's selection of a second part of the cardholder name for the account such that a use of the account will result in a provision of the first part in place of a first name and the second part in place of a surname.

An additional financial services method is disclosed involving a using step for making a purchase with a financial services card, the financial services card including a cardholder name having a first part selected in a first selecting step by an individual in whose name the financial services card is registered, and a second part selected in a second selecting step, the second part identifying an entity other than the individual.